Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 1 of 74

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourself						
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
1.	Your full name						
	Write the name that is on	Leonardo	Kelley				
	your government-issued picture identification (for example, your driver's	First name	First name				
	license or passport).	Middle name	Middle name				
	Bring your picture identification to your	Chavez	Chavez				
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)				
2.	All other names you have used in the last 8 years						
	Include your married or maiden names.						
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9926	xxx-xx-6781				

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 2 of 74

Debtor 1 Leonardo Chavez
Debtor 2 Kelley Chavez

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs			
5.	Where you live	5325 W. Patterson Ave	If Debtor 2 lives at a different address:			
		Chicago, IL 60641 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. 			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 3 of 74

	otor 1 otor 2	Leonardo Chavez Kelley Chavez			Doddinent	—	Case r	number (if known)			
Par	t 2:	Tell the Court About \	our Bank	cruptcy Ca	ase						
7.	Banl	chapter of the cruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	cnoc	sing to file under	☐ Chap	ter 7							
			☐ Chap	ter 11							
			☐ Chap	ter 12							
			■ Chap	ter 13							
8.	How	you will pay the fee	abo	out how yo	e entire fee when I file my pour may pay. Typically, if you a attorney is submitting your p address.	are paying	the fee yourself,	you may pay with cash	n, cashier's check, or money		
					y the fee in installments. If yee in Installments (Official For		e this option, sign	and attach the Application	ation for Individuals to Pay		
			☐ I re	equest that t is not req	it my fee be waived (You ma	ay request may do so	only if your inco	me is less than 150%	of the official poverty line that		
					on to Have the Chapter 7 Filin						
9.	Have you filed for bankruptcy within the		□ No.								
		B years?	Yes.								
				District	Northern District of Illinois	When	1/29/14	Case number	14-02667		
				District	Northern District of Illinois	When	3/20/10	Case number	10-02667		
				District	Northern District of Illinois	When	8/21/08	Case number	08-22031		
10.	Area	any bankruptcy	■ No								
	case	s pending or being by a spouse who is	■ No								
	not f you,	iling this case with or by a business ner, or by an	□ Yes.								
				Debtor				Relationship to y	/ou		
				District		When		Case number, if	known		
				Debtor				Relationship to	/ou		
				District		When		Case number, if	known		
11.		ou rent your lence?	■ No.	Go to I	ine 12.						
	. 5510	· · · · · · · · · · · · · · · · · · ·	☐ Yes.	Has yo	our landlord obtained an evict	tion judgm	ent against you a	nd do you want to stay	in your residence?		
					No. Go to line 12.						
					Yes. Fill out <i>Initial Statemen</i> bankruptcy petition.	nt About ar	n Eviction Judgme	ent Against You (Form	101A) and file it with this		

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 4 of 74

	otor 1 otor 2	Leonardo Chavez Kelley Chavez		Boodi	Case number (if known)			
Par	t 3:	Report About Any Bu	sinesses	You Own as a Sole Propr	ietor			
12.	of an	ou a sole proprietor y full- or part-time ness?	■ No.	■ No. Go to Part 4.				
			☐ Yes.	Name and location of b	pusiness			
	busin an ind separ as a	e proprietorship is a ess you operate as dividual, and is not a rate legal entity such corporation, ership, or LLC.		Name of business, if any				
	If you sole p	have more than one proprietorship, use a rate sheet and attach		Number, Street, City, S	state & ZIP Code			
		nis petition.		Check the appropriate	box to describe your business:			
				☐ Health Care Bu	siness (as defined in 11 U.S.C. § 101(27A))			
				☐ Single Asset Re	eal Estate (as defined in 11 U.S.C. § 101(51B))			
				☐ Stockbroker (as	s defined in 11 U.S.C. § 101(53A))			
				☐ Commodity Bro	ker (as defined in 11 U.S.C. § 101(6))			
				☐ None of the abo	ove			
13.	Chap Bank	ou filing under ter 11 of the ruptcy Code and are a small business or?	deadline: operation	ou are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set a dlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, st rations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the 1 U.S.C. 1116(1)(B).				
	For a	definition of small	■ No.	I am not filing under Ch	napter 11.			
		ess debtor, see 11 C. § 101(51D).	□ No.	I am filing under Chapte Code.	er 11, but I am NOT a small business debtor according to the definition in the Bankruptcy			
			☐ Yes.	I am filing under Chapte	er 11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	t 4:	Report if You Own or	Have Any	Hazardous Property or A	Any Property That Needs Immediate Attention			
14.		ou own or have any	■ No.					
property that poses or is alleged to pose a threat Yes. of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is proceeded why is it proceeded?								
			?					
	For e perisi livest or a b	xample, do you own hable goods, or ock that must be fed, building that needs at repairs?		Where is the property?				
					Number, Street, City, State & Zip Code			

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 5 of 74

Debtor 1 Leonardo Chavez

Debtor 2 Kelley Chavez Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

■ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 6 of 74

	otor 2 Kelley Chavez				Case numb	DEF (if known)		
Par	t 6: Answer These Questi	ons for R	eporting Purposes					
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by individual primarily for a personal, family, or household purpose."					
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe	e that are not consu	mer debts or busine	ess debts		
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7.	. Go to line 18.				
	Do you estimate that after any exempt property is excluded and	☐ Yes.		I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?				
	administrative expenses		□ No					
	are paid that funds will be available for		☐ Yes					
	distribution to unsecured creditors?							
18.	How many Creditors do	1 -49		1 ,000-5,000)	1 25,001-50,000		
	you estimate that you owe?	50-99		5001-10,00		50,001-100,000		
	□ 100-199 □ 200-999			□ 10,001-25,0	000	☐ More than100,000		
19.	How much do you	\$0 - \$	50.000	□ \$1,000,001	- \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?	□ \$50,0	01 - \$100,000	\$10,000,00		☐ \$1,000,000,001 - \$10 billion		
			001 - \$500,000 001 - \$1 million		1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion		
		□ \$500,	JU1 - \$1 million	— \$100,000,00	- φοσο πιιιισπ	a wore than \$50 billion		
20.	How much do you	□ \$0 - \$		□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		001 - \$100,000	\$10,000,00		□ \$1,000,000,001 - \$10 billion		
			001 - \$500,000 001 - \$1 million		1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
		— \$500,						
Par	7: Sign Below							
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.						
If I have chosen to file under Chapter 7, I am aw United States Code. I understand the relief avail								
			rney represents me and I did not nt, I have obtained and read the r			not an attorney to help me fill out this		
		I request	relief in accordance with the cha	apter of title 11, Unit	ed States Code, sp	ecified in this petition.		
			cy case can result in fines up to			or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		/s/ Leor	nardo Chavez		/s/ Kelley Chav			
			do Chavez e of Debtor 1		Kelley Chavez Signature of Debt			
		Executed	d on August 30, 2016		Executed on A	ugust 30, 2016		
			MM / DD / YYYY			M / DD / YYYY		

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 7 of 74

Dalata 4	Laamanda Chaves	Document	Page 7 of 74	
Debtor 1 Debtor 2	Leonardo Chavez Kelley Chavez		Cas	se number (if known)
	attorney, if you are ed by one	under Chapter 7, 11, 12, or 13 of title 11, Un	ited States Code, and have	e informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b)
•	not represented by ey, you do not need s page.			wledge after an inquiry that the information in the
		/s/ lana Trifonova	Date	August 30, 2016
		Signature of Attorney for Debtor		MM / DD / YYYY
		lana Trifonova		
		Printed name		
		Trifonova Law, P.C.		
		8501 W. Higgins Rd., Ste. 420		
		Chicago, IL 60631 Number, Street, City, State & ZIP Code		
		Contact phone (877) 577-4010	Email address	iana@trifonovalaw.com

6805111Bar number & State

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main

			111 FAUE 0 01 14	
Fill in this infor	mation to identify your	case:		
Debtor 1	Leonardo Chavez	2		
	First Name	Middle Name	Last Name	
Debtor 2	Kelley Chavez			
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a Value o	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)		·
•	1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	38,315.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	38,315.00
Pa	rt 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	455,363.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	108,499.00
	Your total liabilities	\$	563,862.00
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	7,254.66
5.	Schedule J: Your Expenses (Official Form 106J)	·	
	Copy your monthly expenses from line 22c of Schedule J	\$	7,073.00
Pa	rt 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
	■ Yes		
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	nersonal	family or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Case 16-27791 Doc 1

Case number (if known)

Page 9 of 74 Document Debtor 1 **Leonardo Chavez** Debtor 2 Kelley Chavez

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

11,000.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	tal claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Cas	se 16-27791	Doc 1	Filed 08/30/1	L6 Entered 08/30/1 Page 10 of 74	6 13:55:21	Desc	Main		
Fill	in this inform	ation to identify you	ur case and t							
Deb	otor 1	Leonardo Chav	_	e Name	Last Name					
	otor 2 ouse, if filing)	Kelley Chavez First Name	Middl	e Name	Last Name					
Uni	ted States Ban	kruptcy Court for the	: NORTHER	RN DISTRICT OF II	LINOIS					
Cas	se number				_			Check if this is an amended filing		
n ea hink hinfor nnsv	chedule ch category, se it if fits best. Be mation. If more wer every quest	e as complete and accu space is needed, attac ion. Each Residence, Buildi ave any legal or equita 2.	ribe items. List urate as possib ch a separate s ing, Land, or O	le. If two married per heet to this form. Or ther Real Estate You	If an asset fits in more than one ople are filing together, both are in the top of any additional pages, Own or Have an Interest In ing, land, or similar property?	equally responsible	e for supply	ying correct		
1.1		atterson Ave available, or other descripti	on	■ Single-fam Duplex or	erty? Check all that apply nily home multi-unit building ium or cooperative	the amount of any	secured cla	s or exemptions. Put aims on <i>Schedule D:</i> Secured by Property.		
	Chicago City	IL 66	0641-0000 ZIP Code	Land Investmen Timeshare Other Who has an inte	rest in the property? Check one		p DWN ure of your ole, tenanc	current value of the ortion you own? Unknown ownership interest y by the entireties, or		
	County			☐ At least or	ind Debtor 2 only the of the debtors and another n you wish to add about this iten	(see instruction	Check if this is community property (see instructions) ch as local			

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

\$0.00

Entered 08/30/16 13:55:21 Desc Main Case 16-27791 Doc 1 Filed 08/30/16 Page 11 of 74 Document **Leonardo Chavez Kelley Chavez** Case number (if known)

Debto	r 2 K	Celley Chavez			Case number (if known)	
Car	s vans	trucks tractors	s sport utility ve	hicles, motorcycles		
. •	o, vario,	traditors, traditors	s, sport atmity to	moles, moler dyoles		
	lo					
■ Y	'es					
•						
0.4	N4=1	Hyundai		Who has an interest in the manual O	Do not deduct secure	ed claims or exemptions. Put
3.1	Make:			Who has an interest in the property? Check one	the amount of any se	cured claims on Schedule D:
	Model:	Accent		Debtor 1 only	Creditors Who Have	Claims Secured by Property.
	Year:	2013	50000	Debtor 2 only	Current value of the	Current value of the
		nate mileage:	50000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
-	Other inf	formation:		\square At least one of the debtors and another		
				☐ Check if this is community property (see instructions)	\$15,000.0	\$15,000.00
3.2	Make:	Ford		Who has an interest in the property? Check one	Do not deduct secur	ed claims or exemptions. Put
3.2		Expedition		_		cured claims on Schedule D:
	Model: Year:	2005		☐ Debtor 1 only	Creditors who have	Claims Secured by Property.
			120000	Debtor 2 only	Current value of the	
		nate mileage:	120000	■ Debtor 1 and Debtor 2 only	entire property?	portion you own?
Г	Otner in	formation:		At least one of the debtors and another		
				☐ Check if this is community property	\$1,500.0	0 \$1,500.00
				(see instructions)		
□ Y 5 Ad		ollar value of the	e portion you ow	n for all of your entries from Part 2, includin	g any entries for	
				that number here		\$16,500.00
	_				<u> </u>	
Part 3:	Descri	be Your Personal	and Household Ite	ems		
Do yo	u own o	or have any lega	ıl or equitable in	terest in any of the following items?		Current value of the portion you own? Do not deduct secured
						claims or exemptions.
	amples:	goods and furn Major appliances		, china, kitchenware		
•	Yes. De	scribe				
		r=				4 =00.00
		F	urniture			\$500.00
Exa		Televisions and		eo, stereo, and digital equipment; computers, pr nedia players, games	rinters, scanners; music coll	ections; electronic devices
	res. De	scribe				
		F	lectronics			\$300.00

Debtor 1

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No

	Case 10-27791 DOC		12 of 74	Desc Main
Debtor 1 Debtor 2	Leonardo Chavez Kelley Chavez	Boodinion: Tago	Case number (if known))
☐ Yes.	Describe			
Exampl ■ No	ent for sports and hobbies les: Sports, photographic, exercise, a musical instruments	nd other hobby equipment; bicycles,	pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;
⊔ Yes.	Describe			
□ No	oles: Pistols, rifles, shotguns, ammun	ition, and related equipment		
■ Yes.	Describe			
	Sig P228 9 mm	handgun		\$450.00
□ No [′]	s bles: Everyday clothes, furs, leather of Describe	oats, designer wear, shoes, accesso	ories	
	Clothes			\$500.00
13. Non-fa Examp No ☐ Yes. 14. Any ot ☐ No ☐ Yes. 15. Add	Describe rm animals oles: Dogs, cats, birds, horses Describe her personal and household items Give specific information the dollar value of all of your entrieart 3. Write that number here	s from Part 3, including any entric	es for pages you have attached	\$1,750.00
	scribe Your Financial Assets			
Do you ov	vn or have any legal or equitable ir	terest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	oles: Money you have in your wallet, i		and on hand when you file your peti	tion
Exam _l	its of money oles: Checking, savings, or other final institutions. If you have multiple	ncial accounts; certificates of deposi accounts with the same institution, l		houses, and other similar
□ No ■ Yes		Institution name:		
	17.1.	Chase checking	account	\$40.00

Official Form 106A/B Schedule A/B: Property page 3

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 13 of 74

יט	ebior 2 Kelley Cr	navez	Case number (if known	n)
		17.2.	Chase saving account	\$25.00
18	Examples: Bond fur	ds, or publicly traded stocks nds, investment accounts with bu	okerage firms, money market accounts	
	■ No □ Yes	Institution or issuer	name:	
19	Non-publicly trade	d stock and interests in incorp	orated and unincorporated businesses, including an intere	est in an LLC, partnership, and
	No			
	☐ Yes. Give specific	c information about them Name of entity:	% of ownership:	
20	Negotiable instrume	ents include personal checks, ca	otiable and non-negotiable instruments shiers' checks, promissory notes, and money orders. ansfer to someone by signing or delivering them.	
	■ No			
	☐ Yes. Give specific	information about them Issuer name:		
21	. Retirement or pens Examples: Interests □ No		403(b), thrift savings accounts, or other pension or profit-sharin	g plans
	Yes. List each acc	count separately. Type of account:	Institution name:	
			Pension with city	Unknown
			457 account with City	\$10,000.00
			Pension with elevator	\$10,000.00
22		used deposits you have made s	o that you may continue service or use from a company public utilities (electric, gas, water), telecommunications comp	anies, or others
	☐ Yes		Institution name or individual:	
23	Annuities (A contra	ct for a periodic payment of mon	ey to you, either for life or for a number of years)	
	Yes	Issuer name and description.		
24	26 U.S.C. §§ 530(b)(cation IRA, in an account in a (1), 529A(b), and 529(b)(1).	qualified ABLE program, or under a qualified state tuition p	orogram.
	■ No □ Yes	Institution name and description	on. Separately file the records of any interests.11 U.S.C. § 521(c):
25	Trusts, equitable o ■ No	r future interests in property (other than anything listed in line 1), and rights or powers e	xercisable for your benefit
		c information about them		
26		s, trademarks, trade secrets, a domain names, websites, proce	nd other intellectual property eds from royalties and licensing agreements	
	_	c information about them		
	•			

Leonardo Chavez

Debtor 1

Debtor Leonardo Carvez			Case 16-27791	Doc 1	Filed 08/30/16 Document	Entered 08/30/16 13:55:21 Page 14 of 74	Desc Main	
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them			Leonardo Chavez Kelley Chavez			Case number (if known)		
Do not refluct security	27.	Example No	les: Building permits, exclu	sive licenses,		n holdings, liquor licenses, professional license	es	
Do not refluct security	M	onev or n	roperty owed to you?				Current value of the	
No		oney or p	noperty owed to you:				portion you own? Do not deduct secured	
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment	28.	■ No	-	pout them, inc	luding whether you alrea	ady filed the returns and the tax years		
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information 11. Interests in insurance policies	29.	Example No	les: Past due or lump sum		ısal support, child suppo	ort, maintenance, divorce settlement, property	settlement	
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes. Give specific information 33. Claims against third parties, whether or not you have filled a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim No Yes. Describe each claim 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim 35. Any financial assets you did not already list No Yes. Give specific information 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	30.	Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No						
value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim 35. Any financial assets you did not already list No Yes. Give specific information 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	31.	Example ■ No	les: Health, disability, or life Name the insurance compa	any of each po				
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes. Give specific information 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim 35. Any financial assets you did not already list No Yes. Give specific information 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here			Com	parry marrie.		Denendary.		
Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No Yes. Describe each claim 35. Any financial assets you did not already list No Yes. Give specific information 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	32.	If you a someon	re the beneficiary of a living ne has died.				eive property because	
No Yes. Describe each claim 35. Any financial assets you did not already list No Yes. Give specific information 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here	33.	Example No	les: Accidents, employmen					
35. Any financial assets you did not already list No Yes. Give specific information 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here		■ No		ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims	
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here		Any fina		already list				
Fart 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6.		☐ Yes.	Give specific information					
37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6.	36						\$20,065.00	
No. Go to Part 6.	Pa	rt 5: Des	cribe Any Business-Related	Property You	Own or Have an Interest I	n. List any real estate in Part 1.		
				table interest i	n any business-related p	roperty?		
		_						

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Page 15 of 74 Document Debtor 1 **Leonardo Chavez Kelley Chavez** Debtor 2 Case number (if known) Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$16,500.00 Part 3: Total personal and household items, line 15 57. \$1,750.00 Part 4: Total financial assets, line 36 \$20,065.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00

\$0.00

Copy personal property total

\$38,315.00

Official Form 106A/B Schedule A/B: Property page 6

Part 7: Total other property not listed, line 54

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B, Add line 55 + line 62

\$38,315.00

\$38,315.00

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main

		DUGITIE	III FAUE 10 01 / 4		
Fill in this infor	mation to identify your	case:			
Debtor 1	Leonardo Chavez	<u>z</u>			
	First Name	Middle Name	Last Name		
Debtor 2	Kelley Chavez				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				1	☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1.	Which set of exemptions a	re you claiming	? Check one only.	, even if you	r spouse is filine	g with vc

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

	-		
Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$15,000.00		\$0.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$500.00		\$500.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$300.00		\$300.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$450.00		\$450.00	20 ILCS 1805/10
		100% of fair market value, up to any applicable statutory limit	
	\$1,500.00 \$15,000.00 \$1,500.00	\$15,000.00	Check only one box for each exemption. Schedule A/B \$15,000.00 \$1,500.00 \$1,500.00 \$1,500.00 \$1,00% of fair market value, up to any applicable statutory limit \$500.00 \$100% of fair market value, up to any applicable statutory limit \$500.00 \$100% of fair market value, up to any applicable statutory limit \$300.00 \$300.00 \$100% of fair market value, up to any applicable statutory limit \$450.00 \$450.00 \$450.00 \$100% of fair market value, up to any applicable statutory limit

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 17 of 74

Deb	tor 2 Kelley Chavez			Case number (if known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Clothes Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
	Line Ironi <i>Schedule AVB</i> . 11.1			100% of fair market value, up to any applicable statutory limit	
	Chase checking account Line from Schedule A/B: 17.1	\$40.00		\$40.00	735 ILCS 5/12-1001(b)
	Line nom <i>Schedule AVD</i> . 17-1			100% of fair market value, up to any applicable statutory limit	
	Chase saving account Line from Schedule A/B: 17.2	\$25.00		\$25.00	735 ILCS 5/12-1001(b)
	Line Ironi <i>Schedule AVB</i> . 17.2			100% of fair market value, up to any applicable statutory limit	
	Pension with city Line from Schedule A/B: 21.1	Unknown		\$0.00	735 ILCS 5/12-1006
	Line Ironi <i>Schedule AVB</i> . 21.1			100% of fair market value, up to any applicable statutory limit	
	457 account with City Line from Schedule A/B: 21.2	\$10,000.00		\$10,000.00	735 ILCS 5/12-1006
	Line nom <i>Schedule Avb.</i> 21.2			100% of fair market value, up to any applicable statutory limit	
	Pension with elevator Line from Schedule A/B: 21.3	\$10,000.00		\$10,000.00	735 ILCS 5/12-1006
	Ellie Holli Genedale Add. 2110			100% of fair market value, up to any applicable statutory limit	
	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every			iled on or after the date of adjustmen	nt)
	■ No	o yours after that for or	1000 11	ilea on or anor the date of dajastiner	
	Yes. Did you acquire the property cove	red by the exemption wi	ithin 1	215 days before you filed this case?	2
	□ No	iod by the exemption wi		,210 days before you filed this case:	•
	☐ Yes				

Debtor 1

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main

		Document Pac	ne 18 c	of 74		
Fill in this informa	ition to identify you	r case:				
Debtor 1	Leonardo Chave	PZ Middle Name Last N	lamo			
Debtor 2		ivilidate traffic	anie			
(Spouse if, filing)	Kelley Chavez First Name	Middle Name Last N	lame			
United States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS				
Case number						
(if known)					☐ Check	if this is an
					amen	ded filing
Official Form	106D					
		Who Hous Claims Soo	urad	hy Dranart		40/45
schedule L): Creditors	Who Have Claims Sec	urea	by Propert	у	12/15
		If two married people are filing together, both out, number the entries, and attach it to this				
,	ave claims secured by	/ your property?				
	_	nis form to the court with your other sched	ules You	have nothing else t	o report on this form	
_	Ill of the information	·	uics. Tou	nave nothing clac t	o report on this form.	
		pelow.				
	Secured Claims			Column A	Column B	Column C
for each claim. If mor	e than one creditor has	nore than one secured claim, list the creditor se a particular claim, list the other creditors in Part		Amount of claim	Value of collateral	Unsecured
much as possible, list	the claims in alphabetic	cal order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Chase Mtg		Describe the property that secures the clai	m:	\$58,615.00	Unknown	Únknown
Creditor's Name		5325 W. Patterson Ave Chicago, I 60641 Cook County	L			
P.o. Box 24	696	As of the date you file, the claim is: Check al	I that			
Columbus,		apply. Contingent				
	ity, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mortgag	je or secure	ed		
Debtor 2 only		car loan)				
Debtor 1 and Debt	=	Statutory lien (such as tax lien, mechanic's	; lien)			
At least one of the		Judgment lien from a lawsuit				
Check if this clair community debt		Other (including a right to offset)				
	Opened					
	11/05 Last					
Data daht was insur	Active red 10/04/10	Local A distinct of account number	7664			
Date debt was incur	10/04/10	Last 4 digits of account number				
2.2 Drivetime L	ombard	Describe the property that secures the clai	m:	\$17,500.00	\$15,000.00	\$2,500.00
Creditor's Name	.ombara	2013 Hyundai Accent 50000 miles		Ψ11,000.00	Ψ10,000.00	Ψ2,000.00
500 E. Roos	sevelt Rd	As of the date you file, the claim is: Check al	I that			
Lombard, II		apply. Contingent				
	ity, State & Zip Code	☐ Unliquidated				
, , , ,	•	☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as mortgag	je or secure	ed		
Debtor 2 only		car loan)				
Debtor 1 and Debt	-	☐ Statutory lien (such as tax lien, mechanic's	lien)			
At least one of the	debtors and another	☐ Judgment lien from a lawsuit				

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Page 19 of 74 Document

					U			
Debtor 1	Leonardo	Chavez			(Case number (if know)		
	First Name	Middle N	ame L	ast Name		-		
Debtor 2	Kelley Cha	avez						
	First Name	Middle N	ame L	ast Name				
	k if this claim re munity debt	elates to a	Other (including a r	ight to offset)				
Date deb	t was incurred		Last 4 digits o	f account number	7801			
1921	lect Portfoli	0	Describe the property	that secures the cl	aim:	\$379,248.00	Unknown	Unknown
Cred	ditor's Name		5325 W. Patterso 60641 Cook Cou		, IL			
	Box 65250 It Lake City	, UT 84165	As of the date you file apply. Contingent	e, the claim is: Check	all that			
Nun	nber, Street, City, S	State & Zip Code	☐ Unliquidated☐ Disputed☐					
Who ow	es the debt? C	heck one.	Nature of lien. Check	all that apply.				
☐ Debto	r 1 only		☐ An agreement you	made (such as mortg	age or secu	ıred		
Debto	r 2 only		car loan)					
☐ Debto	r 1 and Debtor 2	only	☐ Statutory lien (such	as tax lien, mechanic	c's lien)			
☐ At leas	st one of the deb	tors and another	☐ Judgment lien from	a lawsuit				
	c if this claim re munity debt	elates to a	☐ Other (including a r	ight to offset)				
		Opened 11/05 Last Active			2242			
Date deb	t was incurred	6/24/15	Last 4 digits of	f account number	8312			
						A.D.		
		•	column A on this page.		ere:	\$455,363.0		
	s the last page	•	the dollar value totals t	rom all pages.		\$455,363.0	0	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Write that number here:

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main

O	430 10 27731 1	Document	Page 2	0 of 74	Desc Main
Fill in this info	rmation to identify your				
Debtor 1	Leonardo Chavez	,			
Dobtor 1	First Name	Middle Name	Last Name		
Debtor 2	Kelley Chavez				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official For	m 106E/E				
		he Have Uncoured	Claima		10/15
		ho Have Unsecured e Part 1 for creditors with PRIORITY			12/15
Schedule D: Cred eft. Attach the Co name and case no	litors Who Have Claims Sec ontinuation Page to this pag umber (if known).	ired Leases (Official Form 106G). Doured by Property. If more space is note. If you have no information to rep	eeded, copy	the Part you need, fill it out, numbe	er the entries in the boxes on the
	All of Your PRIORITY Un				
1. Do any credi	itors have priority unsecure	d claims against you?			
No. Go to	Part 2.				
☐ Yes.					
Part 2: List	All of Your NONPRIORIT	Y Unsecured Claims			
3. Do any credi	itors have nonpriority unsec	cured claims against you?			
☐ No. You h	ave nothing to report in this p	art. Submit this form to the court with y	our other sche	edules.	
Yes.					
unsecured cla	aim, list the creditor separately	aims in the alphabetical order of the y for each claim. For each claim listed, st the other creditors in Part 3.If you h	identify what t	type of claim it is. Do not list claims al	ready included in Part 1. If more
					Total claim
4.1 Abc C	redit and Recovery	Last 4 digits of acco	ount number	8237	\$219.00
•	rity Creditor's Name				·
	Main St.,	When was the debt	incurred?	6/1/08	
	IL 60532 Street City State Zlp Code	As of the date you fi	ile. the claim i	is: Check all that apply	
	curred the debt? Check one.		,	э. ээ э жы эрр у	
☐ Debte	or 1 only	☐ Contingent			
■ Debte	or 2 only	☐ Unliquidated			
	or 1 and Debtor 2 only	☐ Disputed			
	ast one of the debtors and and	- '	TY unsecure	d claim:	
_	ck if this claim is for a com	D 04d4.l			
debt	on it it is claim is for a COM	iluliity	g out of a sena	ration agreement or divorce that you	did not
Is the cl	aim subject to offset?	report as priority clain		a.g. common or an order and you	
■ No		☐ Debts to pension	or profit-sharin	g plans, and other similar debts	
☐ Yes		Other. Specify			
		-		·	

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 21 of 74

Debto	r 2 Kelley Chavez		Case number (if know)	
4.2	America's Fi	Last 4 digits of account number	8237	\$0.00
	Nonpriority Creditor's Name 1415 W 22nd St. Oak Brook, IL 60523	When was the debt incurred?	Opened 8/22/08 Last Active 10/18/08	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim: ration agreement or divorce that you did not	
	Is the claim subject to offset? ■ No	report as priority claims ☐ Debts to pension or profit-sharin		
	☐ Yes	■ Other. Specify Unsecured		
4.3	America's Fi Nonpriority Creditor's Name	Last 4 digits of account number	6173	\$0.00
	1415 W 22nd St. Oak Brook, IL 60523	When was the debt incurred?	Opened 6/06/08 Last Active 8/22/08	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset?	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims	I claim: ration agreement or divorce that you did not	
	■ No □ Yes	Debts to pension or profit-sharin	g plans, and other similar debts	
	□ res	Other. Specify Unsecured		
4.4	America's Fi Nonpriority Creditor's Name 1415 W 22nd St.	Last 4 digits of account number When was the debt incurred?	4050 Opened 2/21/08 Last Active 6/06/08	\$0.00
	Oak Brook, IL 60523 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured Student loans	d claim:	
	debt Is the claim subject to offset? ■ No	☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing	ration agreement or divorce that you did not	
	☐ Yes	Other. Specify Unsecured	g practice and other orininal doubte	

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 22 of 74

	1 Leonardo Chavez 2 Kelley Chavez		Case number (if kno	ow)	
4.5	America's Fi	Last 4 digits of account number	1599		Unknown
	Nonpriority Creditor's Name 1415 W 22nd St. Oak Brook, IL 60523 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim i	Opened 9/28/0 11/19/07 is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or di	vorce that you did not	
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharing		ilar debts	
	Yes	Other. Specify Unsecured			
4.6	American General Financial/Springleaf Fi Nonpriority Creditor's Name	Last 4 digits of account number	3537		\$0.00
	Springleaf Financial/Attn: Bankruptcy De Po Box 3251	When was the debt incurred?	Opened 02/05 6/28/06	Last Active	
	Evansville, IN 47731 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	,	
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims			
	No	Debts to pension or profit-sharing		ilar debts	
	Yes	Other. Specify Automobile)		
4.7	American MRI Nonpriority Creditor's Name	Last 4 digits of account number	unknown		\$3,754.00
	PO Box 7389 Prospect Heights, IL 60070	When was the debt incurred?			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	,	
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	\square Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a sepa	ration agreement or di	vorce that you did not	
	Is the claim subject to offset?	report as priority claims	, and the second	•	
	No	Debts to pension or profit-sharing	ig plans, and other sim	ilar debts	
	Yes	Other. Specify			

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 23 of 74

	Leonardo Chavez Kelley Chavez		Case number (if know)	
4.8	Athletico	Last 4 digits of account number	6390	\$2,434.00
	Nonpriority Creditor's Name 625 Enterprise Drive Oak Brook, IL 60523	When was the debt incurred?		
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	g plans, and other similar debts	
	Yes	Other. Specify		
	Capital One	Last 4 digits of account number	8432	\$1,277.00
	Nonpriority Creditor's Name Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 01/15 Last Active 5/02/16	
	Number Street City State ZIp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community ☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharing	o plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.1	Chara Day Cu		3820	\$0.00
	Chgo Pm Cu Nonpriority Creditor's Name	Last 4 digits of account number		\$0.00
	1407 W Washington Blvd Chicago, IL 60607	When was the debt incurred?	Opened 05/05 Last Active 8/09/06	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	\square Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Automobile	9	

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 24 of 74

Chgo Pm Cu	Last 4 digits of account number	3825	\$0.00
Nonpriority Creditor's Name 1407 W Washington Blvd Chicago, IL 60607	When was the debt incurred?	Opened 03/06 Last Active 8/08/06	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Unsecured		
Chgo Pm Cu Nonpriority Creditor's Name	Last 4 digits of account number	3824	\$0.0
1407 W Washington Blvd Chicago, IL 60607	When was the debt incurred?	Opened 03/06 Last Active 8/01/06	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Automobile		
Chgo Pm Cu	Last 4 digits of account number	3823	\$0.0
Nonpriority Creditor's Name 1407 W Washington Blvd Chicago II 60607	When was the debt incurred?	Opened 11/05 Last Active 6/01/07	
Chicago, IL 60607 Number Street City State Zlp Code	As of the date you file, the claim i	s: Chack all that annly	
Who incurred the debt? Check one.	no or the date you me, the claim.	o. Oncok all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Unsecured		

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 25 of 74

2 Kelley Chavez			
Chgo Pm Cu	Last 4 digits of account number	4709	\$0.00
Nonpriority Creditor's Name	_	Opened 04/06 Last Active	
1407 W Washington Blvd Chicago, IL 60607	When was the debt incurred?	7/27/06	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Unsecured		
Chgo Pm Cu	Last 4 digits of account number	4708	\$0.00
Nonpriority Creditor's Name	_		
1407 W Washington Blvd Chicago, IL 60607	When was the debt incurred?	Opened 04/06 Last Active 7/20/06	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Unsecured		
Chgo Pm Cu	Last 4 digits of account number	4710	\$0.00
Nonpriority Creditor's Name			ΨΟΙΟ
1407 W Washington Blvd Chicago, IL 60607	When was the debt incurred?	Opened 07/06 Last Active 8/21/06	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
□Yes	Other. Specify		

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 26 of 74

	Leonardo Chavez Kelley Chavez	Case number (if know)	
4.1	Chicago Patrolmen's Federal Cr Unio Nonpriority Creditor's Name	Last 4 digits of account number	\$27,472.00
	Trunkett & Trunkett 20 N. Wacker Dr., 1434 Chicago, IL 60606	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1	Clty of Chicago	Last 4 digits of account number 3784	\$891.00
	Nonpriority Creditor's Name PO Box 6330	When was the debt incurred?	
	Chicago, IL 60680 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify	
4.1	City of Chicago EMS	Last 4 digits of account number 4540	\$1,002.00
	Nonpriority Creditor's Name 22589 Treasury Center Chicago, IL 60694	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 27 of 74

	r 2 Kelley Chavez		Case number (if know)	
4.2	Comenity Bank/Peebles	Last 4 digits of account number	2341	\$0.00
	Nonpriority Creditor's Name Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 09/14 Last Active 10/16/14	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	tration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.2	Core Physical Thereapy Clinics	Last 4 digits of account number	4699	\$322.00
	Nonpriority Creditor's Name 16 N Peoria St Chicago, IL 60607	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.2	Debt Recovery Solution Nonpriority Creditor's Name	Last 4 digits of account number	2839	\$65.00
	900 Merchants Concourse Ste LI11 Westbury, NY 11590	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	tration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 28 of 74

	1 Leonardo Chavez 2 Kelley Chavez	Case number (if know)	
1 ·	Dependon Collection	Last 4 digits of account number 2839	\$475.00
	Nonpriority Creditor's Name PO Box 4833 Oak Brook, IL 60523	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.2	Directv	Last 4 digits of account number 5304	\$143.00
	Nonpriority Creditor's Name	When was the debt incurred?	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.2	Enhanced Recovery Corporation	Last 4 digits of account number 1357	\$84.00
	Nonpriority Creditor's Name 8014 Bayberry Road	When was the debt incurred?	
-	Jacksonville, FL 32256 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneck all that apply	
	□ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 29 of 74

	1 Leonardo Chavez 2 Kelley Chavez		Case number (if know)	
4.2	Enterprise Recovery System	Last 4 digits of account number	3878	\$143.00
	Nonpriority Creditor's Name 2000 York Rd., Ste 114 Oak Brook, IL 60523	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.2	First Premier Bank	Last 4 digits of account number	2928	\$0.00
	Nonpriority Creditor's Name	-		
	601 S Minnesota Ave Sioux Falls, SD 57104	When was the debt incurred?	Opened 03/05 Last Active 5/10/06	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.2	Freedman Anselmo Lindberg	Last 4 digits of account number	6802	\$16,607.00
	Nonpriority Creditor's Name 1771 W. Diehl Rd. Ste. 150 Naperville, IL 60566	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	\square Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 30 of 74

	Kelley Chavez	Case number (if know)	
4.2	Freedman Anselmo Lindberg	Last 4 digits of account number 7600	\$15,000.00
	Nonpriority Creditor's Name 1771 W. Diehl Rd. Ste. 150 Naperville, IL 60566	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	Unliquidated	
	■ Debtor 1 and Debtor 2 only□ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
4.3	Grant & Weber	Last 4 digits of account number 1994	\$1,730.00
	Nonpriority Creditor's Name 26575 W. Arouga Rd Calabasas, CA 91302	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Grant & Weber	Last 4 digits of account number 8908	\$230.00
	Nonpriority Creditor's Name 26575 W. Arouga Rd Calabasas, CA 91302	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 31 of 74

	r 2 Kelley Chavez	Case number (if know)	
4.3	Harris & Harris	Last 4 digits of account number 4793	\$374.00
	Nonpriority Creditor's Name 111 W Jackson Blvd Ste 400 Chicago, IL 60604	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Hinsdale Orthopeadics	Last 4 digits of account number 5179	\$43.00
	Nonpriority Creditor's Name PO Box 5461 Carol Stream, IL 60197	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Illinois Collectin Service	Last 4 digits of account number 0278	\$334.00
	Nonpriority Creditor's Name 8231 185th St Ste 100	When was the debt incurred?	
	Tinley Park, IL 60487 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	Other. Specify	

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 32 of 74

	r 2 Kelley Chavez	Case number (if know)	
4.3	Illinois Collectin Service	Last 4 digits of account number 0278	\$250.00
	Nonpriority Creditor's Name 8231 185th St Ste 100 Tinley Park, IL 60487	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	Student loans	
	Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Illinois Collectin Service	Last 4 digits of account number 8924	\$240.00
	Nonpriority Creditor's Name 8231 185th St Ste 100 Tinley Park, IL 60487	When was the debt incurred?	
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Illinois Collectin Service	Last 4 digits of account number 9035	\$82.00
	Nonpriority Creditor's Name 8231 185th St Ste 100	When was the debt incurred?	
	Tinley Park, IL 60487 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	Other. Specify	

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 33 of 74

	1 Leonardo Chavez 2 Kelley Chavez	Case number (if know)	
4.3	Illinois Collectin Service	Last 4 digits of account number 2405	\$83.00
	Nonpriority Creditor's Name 8231 185th St Ste 100 Tinley Park, IL 60487	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify	
4.3	Illinois Collectin Service	Last 4 digits of account number 8682	\$75.00
	Nonpriority Creditor's Name 8231 185th St Ste 100 Tinley Park, IL 60487	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.4	IUEC Local 2	Last 4 digits of account number unknown	\$6,000.00
	Nonpriority Creditor's Name Arnold Elmhorst	When was the debt incurred?	
	5860 W. 111th St Chicago Ridge, IL 60415	when was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 34 of 74

	Leonardo Chavez Kelley Chavez		Case number (if know)		
	JCC and Assoc	Last 4 digits of account number	5982	\$700.00	
	Nonpriority Creditor's Name PO Box 519	When was the debt incurred?			
;	Sauk Rapids, MN 56379	When was the dept incurred:			
1	Number Street City State ZIp Code	As of the date you file, the claim			
_	Who incurred the debt? Check one.	_			
	☐ Debtor 1 only	Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only		☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans			
	☐ Check if this claim is for a community debt	_			
	ls the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
I	No	Debts to pension or profit-sharing	g plans, and other similar debts		
I	□ Yes	Other. Specify			
	Jefferson Capital Systems, LLC	Last 4 digits of account number	3003	\$1,877.00	
	Nonpriority Creditor's Name 16 Mcleland Rd Saint Cloud, MN 56303	When was the debt incurred?	Opened 02/16		
	Number Street City State Zlp Code	As of the date you file, the claim			
1	Who incurred the debt? Check one.				
l	Debtor 1 only	☐ Contingent			
1	Debtor 2 only	☐ Unliquidated			
ı	Debtor 1 and Debtor 2 only	☐ Disputed			
ı	At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims			
I	■ No	Debts to pension or profit-sharing			
1	☐ Yes	■ Other. Specify Wireless			
4.4	MCSI -Municipal Collection				
3 5	Services, Inc	Last 4 digits of account number	5819	\$200.00	
7	Nonpriority Creditor's Name 7330 College Dr	When was the debt incurred?			
	Suite 108 Palo Heights, IL 60463				
i	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply		
'	Who incurred the debt? Check one.				
I	Debtor 1 only	☐ Contingent			
ı	Debtor 2 only	☐ Unliquidated			
ı	Debtor 1 and Debtor 2 only	☐ Disputed			
I	At least one of the debtors and another	Type of NONPRIORITY unsecured			
	Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims			
	■ No	Debts to pension or profit-sharin			
	□ Yes	■ Other. Specify 01 Village 0			
		— Other. Specify			

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 35 of 74

	1 Leonardo Chavez 2 Kelley Chavez		Case number (if know)			
4	MCSI -Municipal Collection Services, Inc	Last 4 digits of account number	0656	\$200.00		
	Nonpriority Creditor's Name 7330 College Dr Suite 108	When was the debt incurred?				
-	Palo Heights, IL 60463 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims				
	■ No	Debts to pension or profit-sharin	Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify 01 Village Of Harwood Heights Ss				
D	Merchants Credit Nonpriority Creditor's Name	Last 4 digits of account number	4249	\$103.00		
	223 W Jackson Blvd Ste 700	When was the debt incurred?	Opened 12/14			
-	Chicago, IL 60606 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	■ Other. Specify Collection A Profession				
0	Merchants Credit	Last 4 digits of account number	3924	\$0.00		
	Nonpriority Creditor's Name 223 W Jackson Blvd Ste 700	When was the debt incurred?	Opened 07/13 Last Active 02/14			
_	Chicago, IL 60606 Number Street City State Zlp Code	As of the date you file, the claim i				
	Who incurred the debt? Check one.	-				
	Debtor 1 only	Contingent				
	Debtor 2 only	Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured				
	Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	Obligations arising out of a separation agreement or divorce that you did not			
	No	Debts to pension or profit-sharin				
		_ Collection				
	☐ Yes	Other. Specify Profession				

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 36 of 74

	Kelley Chavez	Case number (if know)			
4.4	Merchants Credit	Last 4 digits of account number	1947		\$0.00
	Nonpriority Creditor's Name 223 W Jackson Blvd	When was the debt incurred?	Opened 07/13 02/14	Last Active	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that appl	ly	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims			
	■ No □ Yes	□ Debts to pension or profit-sharin Collection Other. Specify Profession			
4.4	MIdwest Academy of Pain Spine	Last 4 digits of account number unknown			\$5,000.00
	Nonpriority Creditor's Name PO Box 3336 Hinsdale, IL 60522	When was the debt incurred?			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community debt	□ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify			
	Is the claim subject to offset?				
	■ No □ Yes				
_	Midwest Orthopedics at Rush Nonpriority Creditor's Name	Last 4 digits of account number	7679		\$37.00
	Dept 4553 Carol Stream, IL 60122	When was the debt incurred?			
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that appl	ly	
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured			
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or c	divorce that you did not	
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharin			
	Yes	Other. Specify			

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 37 of 74

	1 Leonardo Chavez 2 Kelley Chavez		Case number (if know)		
4.5	Municipal Collection Services	Last 4 digits of account number	8776	\$200.00	
	Nonpriority Creditor's Name PO Box 327	When was the debt incurred?			
	Palos Heights, IL 60463				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	Debtor 1 only	-			
		Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify			
4.5	Northwest Ent	Last 4 digits of account number	7739	\$300.00	
	Nonpriority Creditor's Name 7447 W Talcott Ave	When was the debt incurred?			
	Chicago, IL 60631 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	•			
	☐ Debtor 1 only ☐ Contingent				
	☐ Debtor 2 only				
	■ Debtor 1 and Debtor 2 only				
	☐ At least one of the debtors and another	,			
	☐ Check if this claim is for a community	☐ Student loans			
	debt		ration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify			
4.5	Ocwen Loan Sevicing Llc	Last 4 digits of account number	1499	\$0.00	
	Nonpriority Creditor's Name Attn: Research Dept 1661 Worthington Rd Ste 100	When was the debt incurred?	Opened 11/03/05 Last Active 8/07/14		
	West Palm Beach, FL 33409 Number Street City State Zlp Code	- As of the date was file the plains	OL - L - III - L - L		
	Who incurred the debt? Check one.	As of the date you file, the claim	5. Спеск ан that арру		
	☐ Debtor 1 only	Пол			
	Debtor 2 only				
	Debtor 1 and Debtor 2 only	·			
	At least one of the debtors and another	Student loans	4 Oldinii.		
	Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	a plane, and other similar debts		
	■ No				
	☐ Yes	Other. Specify Real Estate	Mortgage		

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 38 of 74

Debtor 2 Kelley Chavez		Case number (if know)			
.5 Paramedic Service of IL	Last 4 digits of account number	unknown	\$475.00		
Nonpriority Creditor's Name 9815 W Lawrance Ave Schiller Park, IL 60176	When was the debt incurred?				
Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply			
Who incurred the debt? Check one.	•				
Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
■ Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
☐ Check if this claim is for a community	☐ Student loans				
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
■ No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts			
Yes	Other. Specify	· · · · · · · · · · · · · · · · · · ·			
.5 Peoples Gas	Last 4 digits of account number	6358	\$507.00		
Nonpriority Creditor's Name	Last 4 digits of account number		Ψ001.00		
200 E Randolph St		Opened 1/16/01 Last Active			
20th Floor	When was the debt incurred?	1/13/16			
Chicago, IL 60601 Number Street City State Zlp Code	As of the date you file, the claim	is: Chack all that apply			
Who incurred the debt? Check one.					
■ Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
	_ '				
☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:			
At least one of the debtors and another	Student loans	u ciann.			
☐ Check if this claim is for a community debt		aration agreement or divorce that you did not			
Is the claim subject to offset?	report as priority claims	diation agreement of divorce that you did not			
■ No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts			
Yes	■ Other. Specify Agriculture	}			
5 Beenlee Coe		0052	¢4.47.00		
Peoples Gas Nonpriority Creditor's Name	Last 4 digits of account number	9052	\$147.00		
200 E Randolph St		Opened 1/29/14 Last Active			
20th Floor	When was the debt incurred?	5/06/16			
Chicago, IL 60601	As of the data was file the alaise	in Ohanhall shadanah.			
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Спеск ан that apply			
Debtor 1 only	Пол				
	☐ Contingent				
☐ Debtor 2 only	☐ Unliquidated				
☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:			
At least one of the debtors and another	Student loans	o ound.			
☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not			
No	Debts to pension or profit-sharir	ng plans, and other similar debts			
***		•			
Yes	Other. Specify Agriculture) 			

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 39 of 74

	1 Leonardo Chavez 2 Kelley Chavez		Case number (if know)	
4.5 6	Pinnacle Credit Services	Last 4 digits of account number	8996	\$660.00
	Nonpriority Creditor's Name 7900 Highway 7 #100 Minneapolis, MN 55426	When was the debt incurred?		-
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		-
4.5	Portfolio Recovery	Last 4 digits of account number	2660	\$2,900.00
	Nonpriority Creditor's Name PO Box 41067 Populity VA 24544	When was the debt incurred?		-
	Danville, VA 24541 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	·		
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		-
4.5	RMC Pathology Assoc	Last 4 digits of account number	2895	\$70.00
	Nonpriority Creditor's Name 520 E. 22nd St	When was the debt incurred?		
	Lombard, IL 60148 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	, to or the date you me, the claim	on one all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify		_

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 40 of 74

	1 Leonardo Chavez 2 Kelley Chavez		Case number (if know)			
4.5 9	Santander Consumer USA	Last 4 digits of account number	1000	\$11,000.00		
	Nonpriority Creditor's Name PO Box 961245 Fort Worth, TX 76161	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	_				
	Debtor 1 only	Contingent				
	Debtor 2 only	Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not			
	No	Debts to pension or profit-sharing	g plans, and other similar debts			
	☐ Yes	Other. Specify				
4.6	Southwest Credit Systems	Last 4 digits of account number	5960	\$1,174.00		
	Nonpriority Creditor's Name 4120 International Parkway Suite 1100	When was the debt incurred?	Opened 01/16			
	Carrollton, TX 75007					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	☐ Yes	■ Other. Specify Collection	Attorney T-Mobile			
4.6	St Patrick High School	Last 4 digits of account number	9030	\$400.00		
	Nonpriority Creditor's Name 5900 W Belmont Av Chicago, IL 60634	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.					
	☐ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another					
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify				

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 41 of 74

	2 Kelley Chavez		Case number (if know)	
4.6	T Mobile	Last 4 digits of account number	7333	\$1,000.00
	Nonpriority Creditor's Name PO Box 629025	When was the debt incurred?		
	El Dorado Hills, CA 95762 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
4.6	Target Nonpriority Creditor's Name	Last 4 digits of account number	1089	\$0.00
	C/O Financial & Retail Services Mailstop BT PO Box 9475	When was the debt incurred?	Opened 04/02 Last Active 6/19/03	
	Minneapolis, MN 55440 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Credit Card	<u> </u>	
4.6	Transworld Systems Inc Nonpriority Creditor's Name	Last 4 digits of account number	1952	\$50.00
	507 Prudential Rd Horsham. PA 19044	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 42 of 74

	Kelley Chavez	Case number (if know)			
4.6 5	Trojan Professional Se	Last 4 digits of account number	5831	\$70.00	
	Nonpriority Creditor's Name Po Box 1270 Los Alamitos, CA 90720	When was the debt incurred?	Opened 02/15		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Collection	Attorney Patrick Cross Dds		
4.6	Van Ru Credit Corporation	Last 4 digits of account number		\$300.00	
	Nonpriority Creditor's Name 1350 E. Touhy Ave, Ste. 300E Des Plaines, IL 60018	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply		
	Who incurred the debt? Check one.				
	☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify xxxx1274			
4.6					
7	Verizon	Last 4 digits of account number		\$1,800.00	
	Nonpriority Creditor's Name PO Box 3397	When was the debt incurred?			
	Bloomington, IL 61702				
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	<u>_</u>	5.		
	□ 169	Other. Specify			

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 43 of 74

ebtor 2 K	elley Ch	avez		Case r	number (if kn	ow)		
I	Is Fargo		Last 4 digits of account number	2511			_	\$0.00
Mac	F8235-0	litor's Name 02f Po Box 10438 , IA 50306	When was the debt incurred?	Oper 10/21		Last Active	•	
Numb	Number Street City State ZIp Code Who incurred the debt? Check one.		As of the date you file, the claim	is: Check	k all that appl	у		
□ De	ebtor 1 only	y	☐ Contingent					
■ De	ebtor 2 only	у	☐ Unliquidated					
□ De	ebtor 1 and	Debtor 2 only	☐ Disputed					
☐ At	t least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
□ cı	heck if this	s claim is for a community	☐ Student loans					
debt		bject to offset?	Obligations arising out of a separeport as priority claims	aration ag	greement or o	livorce that you	did not	
■ No	0		\square Debts to pension or profit-sharing	ng plans,	and other sin	nilar debts		
□ Ye	es		Other. Specify Note Loan					
6 Wffi	inancial		Last 4 digits of account number	4842				\$0.00
	,	litor's Name	· -				_	
	n: Bankrı Box 6600		When was the debt incurred?	Oper 10/06		Last Active	•	
	as, TX 7		when was the debt incurred?	10/00)			
		City State ZIp Code	As of the date you file, the claim	is: Check	k all that appl	y		
Who	incurred t	he debt? Check one.						
	ebtor 1 only		☐ Contingent					
□ D	ebtor 2 only	y	☐ Unliquidated					
■ De	ebtor 1 and	Debtor 2 only	☐ Disputed					
☐ At	☐ At least one of the debtors and another		Type of NONPRIORITY unsecure	d claim:				
□ ci	heck if this	s claim is for a community	☐ Student loans					
debt Is the		bject to offset?	☐ Obligations arising out of a separeport as priority claims	aration aç	greement or o	livorce that you	did not	
■ No	0		Debts to pension or profit-sharing	ng plans,	and other sin	nilar debts		
☐ Ye	es		Other. Specify Automobile	9				
art 3: Li	st Others	to Be Notified About a Debt	That You Already Listed					
is trying to o have more t notified for	collect from than one co any debts	m you for a debt you owe to som reditor for any of the debts that in Parts 1 or 2, do not fill out or		Parts 1	or 2, then lis	st the collection	n agency l	here. Similarly, if you
	nounts of o		s. This information is for statistical r	eporting	purposes o	nly. 28 U.S.C. §	159. Add	the amounts for each
						Total Claim		
Total	6a.	Domestic support obligations		6a.	\$		0.00	
claims	C !	Tayon and contain off to 100	variable accommend	C.L	•		0.00	
rom Part 1	6b. 6c.	Taxes and certain other debts y Claims for death or personal in	=	6b. 6c.	\$ \$		0.00	
	6d.		cured claims. Write that amount here.	6d.	\$		0.00	
	6e.	Total Priority. Add lines 6a throu	gh 6d.	6e.	\$		0.00	
	6f.	Student loans		6f.	•	Total Claim	0.00	
Total claims	OI.	ottagent ivans		ui.	\$		0.00	

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 44 of 74

Debtor 1 Debtor 2 Heley Chavez

From Part 2 | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. | 5 | 0.00 |
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6j. Total Nonpriority. Add lines 6f through 6i.

6j. | \$ | 108,499.00 |

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main

		DOGUITE	III Paue 45 UI 74	
Fill in this infor	mation to identify your	case:		
Debtor 1	Leonardo Chave	Z		
	First Name	Middle Name	Last Name	
Debtor 2	Kelley Chavez			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check amend

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or	company with Name, Number	whom you have th	e contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	_
2.3	Oity		Olate	Zii Oodc	
0	Name				
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5	- ity		Ciaio	211 0000	
-	Name				_
	Number	Street			
	City		State	ZIP Code	<u> </u>

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main

		Docume	ent Page 46 o	of 74	
Fill in this	information to identify your c	ase:			
Debtor 1	Leonardo Chavez				
5	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	Kelley Chavez First Name	Middle Name	Last Name		
		NORTHERN DISTRICT			
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				
(if known)				☐ Check if this is an amended filing	
Official	Form 106H				
Sched	ule H: Your Code	ebtors		12/1	5
your name	and case number (if known).	Answer every questior	n.	o this page. On the top of any Additional Pages, write as a codebtor.	iG
■ No □ Yes					
	nin the last 8 years, have you a, California, Idaho, Louisiana, N			y? (Community property states and territories include ington, and Wisconsin.)	
_	Go to line 3. Did your spouse, former spous	se, or legal equivalent liv	e with you at the time?		
in line Form 1	2 again as a codebtor only if	that person is a guarar	ntor or cosigner. Make s	if your spouse is filing with you. List the person shous sure you have listed the creditor on Schedule D (Off 16G). Use Schedule D, Schedule E/F, or Schedule G to 16 cm.	icial
	Column 1: Your codebtor Name, Number, Street, City, State and ZIP	Code		Column 2: The creditor to whom you owe the de Check all schedules that apply:	ebt
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
1	Number Street			_	
(City	State	ZIP Code		
2.2				Cahadula D. lina	
3.2	Name			□ Schedule D, line □ Schedule E/F, line	
				☐ Schedule E/F, line	
- ,	Number Street				
	City	State	ZIP Code		

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 47 of 74

OF ILLINOIS
Check if this is: ☐ An amended filing ☐ A supplement showing postpetition chapter
13 income as of the following date: MM / DD/ YYYY

Scheaule 1: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Describe Employment			
1.	Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
	If you have more than one job,	Employment status	■ Employed	■ Employed
	attach a separate page with information about additional	Employment status	☐ Not employed	☐ Not employed
	employers.	Occupation	facility maintenance	Police Officer
	Include part-time, seasonal, or self-employed work.	Employer's name	American Airlines	City of Chicago
	Occupation may include student or homemaker, if it applies.	Employer's address	4333 Amon Carter Blvd Fort Worth, TX 76155	3510 S. Michigan Ave Chicago, IL 60653
		How long employed the	here? 2 years	16+ years

Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 7,282.00 2.202.37 deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. +\$ 0.00 1,740.00 Calculate gross Income. Add line 2 + line 3. 2,202.37 9,022.00

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 48 of 74

	otor 1 otor 2	Leonardo Chavez Kelley Chavez	_		Case	e number (if k	nown)					
						r Debtor 1			or Debtor	spouse		
	Cop	by line 4 here	4		\$_	2,202	2.37	\$	9	,022.0	<u>U</u>	
5.	List	all payroll deductions:										
	5a.	Tax, Medicare, and Social Security deductions	5	a.	\$	847	7.45	\$	1	,001.4	8	
	5b.	Mandatory contributions for retirement plans		b.	\$		3.19	\$,492.3	_	
	5c.	Voluntary contributions for retirement plans	5	c.	\$		0.00	\$	<u> </u>	0.0		
	5d.	Required repayments of retirement fund loans	5	d.	\$		0.00	\$		0.0	0	
	5e.	Insurance	5	e.	\$_		2.99	\$		0.0	0	
	5f.	Domestic support obligations	5	f.	\$		0.00	\$		0.0	0	
	5g.	Union dues	5	g.	\$_	202	2.28	\$		50.0	0	
	5h.	Other deductions. Specify:	5	h.+	\$		0.00	+ \$		0.0	0	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6	i.	\$_	1,42	5.91	\$	2	,543.8	0_	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7		\$_	770	6.46	\$	6	,478.2	0_	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	Ω	a.	\$		0.00	\$		0.0	0	
	8b.	Interest and dividends		b.	\$-		0.00	\$		0.0		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	t	ic.	\$_ \$		0.00	\$		0.0	_	
	8d.	Unemployment compensation	8	d.	\$		0.00	\$		0.0	0	
	8e.	Social Security	8	e.	\$		0.00	\$		0.0	0	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8	f.	\$_ \$		0.00	\$		0.0		
	8h.	Other monthly income. Specify:		h.+	· \$ ⁻		0.00	+ \$		0.0		
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9		\$_		0.00	\$		0.0	00	
	٠.						1 [
10.		culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$		776.46	+ \$		5,478.20	= \$_	7,	254.66
11.	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00											
12.		If the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certailies								\$	7,	254.66
										Comb		l ncome
13.	Do ■ □	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?									

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 49 of 74

						İ		
Fill	in this informa	tion to identify yo	our case:					
Deb	otor 1	Leonardo Ch	navez			Ch	eck if this is:	
Dob	otor 2	K-II Ob					An amended filing	•
	ouse, if filing)	Kelley Chave	}Z					owing postpetition chapter of the following date:
					0.0			
Unit	ted States Bankr	uptcy Court for the:	. NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
1	se number							
(IT K	nown)							
<u> </u>	fficial Fo	rm 106J						
			Evnor					40/4
		J: Your I		ISES If two married people ar	a filing tagathar be	oth are or	uually rosponsible	for supplying correct
info	ormation. If m		eded, atta	ch another sheet to this				
Par	rt 1: Descr	ibe Your House	hold					
1.	Is this a joir	nt case?						
	☐ No. Go to	line 2.						
	Yes. Doe	s Debtor 2 live i	n a separa	ate household?				
	■ N	0						
	□ Y	es. Debtor 2 mus	st file Officia	al Form 106J-2, <i>Expen</i> ses	for Separate House	ehold of De	ebtor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state	tha						□ No
	dependents				Son		14	■ Yes
								□ No
					Son		19	■ Yes
					Davahtan		24	□ No
					Daughter		21	_ Yes
								□ No □ Yes
3.	Do your exp	enses include		No			<u> </u>	_ 🗖 163
		f people other th d your depender	han 🗖	Yes				
Dar	rt 2: Estim	ate Your Ongoir	na Monthi	v Evnences				
Est	timate your ex	penses as of yo	our bankru	uptcy filing date unless y	ou are using this fo	orm as a s	supplement in a CI	hapter 13 case to report
-	penses as of a plicable date.	date after the b	oankruptc	y is filed. If this is a supp	lemental Schedule	J, check	the box at the top	of the form and fill in the
				government assistance i luded it on <i>Schedule I:</i> \				
	ficial Form 10						Your ex	penses
4	The rental a		hin avnan			_		
4.		nd any rent for the		ses for your residence. In r lot.	nciude first mortgage	4.	\$	0.00
	. ,	led in line 4:	-					
							_	
		estate taxes	or rontor	de incurance		4a.	·	0.00
	•	rty, homeowner's maintenance, re		s insurance ipkeep expenses		4b. 4c.		0.00 245.00
		owner's associati				4d.	·	0.00

0.00

Additional mortgage payments for your residence, such as home equity loans

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 50 of 74

Debtor 1 Debtor 2		Leonardo Chavez Kelley Chavez		Case num	Case number (if known)				
6.	Utilit	ies.							
0.	6a.		heat, natural gas	6a.	\$	250.00			
	6b.	•	ver, garbage collection	6b.	\$	100.00			
	6c.	•	e, cell phone, Internet, satellite, and cable services	6c.	\$	370.00			
	6d.	Other. Spe	ecify:	6d.	\$	0.00			
7.	Food		ekeeping supplies	7.	\$	1,200.00			
8.			hildren's education costs	8.	\$	0.00			
9.	Cloti	hing, laundr	ry, and dry cleaning	9.	\$	300.00			
10.			roducts and services	10.	\$	100.00			
11.	Medi	ical and den	ntal expenses	11.	\$	300.00			
12.	Tran	sportation.	Include gas, maintenance, bus or train fare.						
		ot include ca		12.	\$	800.00			
13.			clubs, recreation, newspapers, magazines, and book	s 13.	\$	0.00			
14.	Char	ritable contr	ributions and religious donations	14.	\$	0.00			
15.		rance.							
			surance deducted from your pay or included in lines 4 or		Φ.	400.00			
		Life insura		15a.	·	100.00			
		Health insu		15b.	·	0.00			
		Vehicle ins		15c.	*	450.00			
4.0			rance. Specify:	15d.	\$	0.00			
16.			clude taxes deducted from your pay or included in lines	4 or 20. 16.	\$	0.00			
17	Spec	·	ease payments:	10.	Φ	0.00			
17.			ents for Vehicle 1	17a.	\$	508.00			
			ents for Vehicle 2	17b.	·	0.00			
			ecify: Private School Expenses	17c.	·	2,000.00			
		Other. Spe		17d.	·	0.00			
1Ω		•	of alimony, maintenance, and support that you did n		Ψ	0.00			
10.			your pay on line 5, <i>Schedule I, Your Income</i> (Official		\$	0.00			
19.			s you make to support others who do not live with yo		\$	0.00			
	Spec			19.					
20.	Othe	r real prope	erty expenses not included in lines 4 or 5 of this forn	or on Schedule I: Yo	our Income.				
	20a.	Mortgages	on other property	20a.	\$	0.00			
	20b.	Real estate	e taxes	20b.	\$	0.00			
	20c.	Property, h	nomeowner's, or renter's insurance	20c.	\$	0.00			
	20d.	Maintenan	ce, repair, and upkeep expenses	20d.	\$	0.00			
	20e.	Homeowne	er's association or condominium dues	20e.	\$	0.00			
21.	Othe	er: Specify:	Misc	21.	+\$	350.00			
00	0-1-								
22.		Add lines 4 t	monthly expenses		\$	7 072 00			
			through 21. 2 (monthly expenses for Debtor 2), if any, from Official Fe	orm 106 L 2		7,073.00			
				JIII 106J-2	\$				
	22c.	Add line 22a	a and 22b. The result is your monthly expenses.		\$	7,073.00			
23.	Calc	ulate your n	monthly net income.						
		-	12 (your combined monthly income) from Schedule I.	23a.	\$	7,254.66			
			monthly expenses from line 22c above.	23b.	-\$	7,073.00			
		.,,	- '		·	-,			
	23c.	Subtract yo	our monthly expenses from your monthly income.			404.00			
			is your monthly net income.	23c.	\$	181.66			
	_								
24.			an increase or decrease in your expenses within the			use or decrease because of a			
			u expect to finish paying for your car loan within the year or do y terms of your mortgage?	ou expect your mongage	payment to increa	ise or decrease because of a			
	■ No		· · · · · · · · · · · · · · · · · · ·						
		1	Explain here:						
	□ 16	⊏ ა.	<u>Ελριαιτί (1616.</u>						

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 51 of 74

Fill in this inform	nation to identify your	00001		
Fill III tills IIIIOIII	nation to identify your	case.		
Debtor 1	Leonardo Chave			
	First Name	Middle Name	Last Name	
Debtor 2	Kelley Chavez	ACTUAL N		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF	FILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing
Official Form Declarat		ın Individual E	ebtor's Schedul	es 12/15
f two married pe	ople are filing togethe	r, both are equally responsi	ble for supplying correct informa	ation.
You must file this	s form whenever you f	ile hankruntov schedules or	amended schedules Making a f	alse statement, concealing property, or
			•	o \$250,000, or imprisonment for up to 20
ears, or both. 18	3 U.S.C. §§ 152, 1341, 1	519, and 3571.		•
Sign	n Below			
Did you pay	y or agree to pay some	one who is NOT an attorne	to help you fill out bankruptcy f	forms?
■ No				
☐ Yes. N	lame of person			tach Bankruptcy Petition Preparer's Notice, eclaration, and Signature (Official Form 119)
	ity of perjury, I declare	that I have read the summa	ry and schedules filed with this o	declaration and
that they are	e true and correct.			
X /s/ Leo	nardo Chavez		X /s/ Kelley Chavez	
Leonar	do Chavez		Kelley Chavez	
Signatur	e of Debtor 1		Signature of Debtor 2	
Date A	August 30, 2016		Date August 30, 20 1	16

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 52 of 74

		nation to identify you							
Debt	or 1	Leonardo Chave	Middle Name	Last Name					
Debt	or 2	Kelley Chavez							
(Spou	se if, filing)	First Name	Middle Name	Last Name					
Unite	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS					
Case (if kno	e number _ wn)				_	heck if this is an mended filing			
Sta Be as	tement complete a	and accurate as possi	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup or additional pages, write you				
Part		, , , , ,	rital Status and Where You	ı Lived Before					
1. What is your current marital status?									
i I	■ Married □ Not ma	rried							
2. I	During the last 3 years, have you lived anywhere other than where you live now?								
 	■ No □ Yes. Lis	st all of the places you l	ived in the last 3 years. Do no	ot include where you live now	٠.				
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there			
states 	■ No	ies include Arizona, Ca	lifornia, Idaho, Louisiana, Ne	vada, New Mexico, Puerto Ri	ity property state or territory co, Texas, Washington and W				
		·	nedule H: Your Codebtors (Of	miciai Form 106H).					
Part	Expla	n the Sources of You	r Income						
ı	Fill in the tota	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		dar years?			
	□ No ■ Yes. Fil	I in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
the date voll filed for pankfillitor.			■ Wages, commissions, bonuses, tips	\$10,400.00	■ Wages, commissions, bonuses, tips	\$36,000.00			
			☐ Operating a business		☐ Operating a business				

Official Form 107

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 53 of 74

	btor 2		elley Chave			Ca	ise number (if known)		
					Debtor 1		Debtor 2		
					Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc		Gross income (before deductions and exclusions)
	For last calendar year: January 1 to December 31, 2015)		■ Wages, commissions, bonuses, tips	\$22,000.00	■ Wages, combonuses, tips	missions,	\$100,000.00		
					☐ Operating a business		☐ Operating a	business	
			dar year bef December 3		■ Wages, commissions, bonuses, tips	\$16,000.00	■ Wages, combonuses, tips	missions,	\$90,000.00
					☐ Operating a business		☐ Operating a	business	
	List	No	source and th	-	me from each source separa	tely. Do not include income	that you listed in lir	ie 4.	
					Debtor 1		Debtor 2		
					Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
Pa	rt 3:	Lis	t Certain Pay	ments You	Made Before You Filed for	Bankruptcy			
-	Are □	No.	Neither De individual p During the s No. Yes * Subject to	btor 1 nor D rimarily for a 90 days befor Go to line 7 List below expaid that crunot include or adjustment or Debtor 2 or 90 days befor Go to line 7 List below expended by include pay	each creditor to whom you pa editor. Do not include paymen payments to an attorney for to on 4/01/19 and every 3 year r both have primarily consure you filed for bankruptcy, d	Immer debts. Consumer deal depurpose." Indicate you pay any creditor a to a deal of \$6,425* or more that for domestic support ob this bankruptcy case. In a safter that for cases filed commer debts. Indicate you pay any creditor a to a deal of \$600 or more a deal of \$600 or	tal of \$6,425* or mo e in one or more pay ligations, such as ch n or after the date of tal of \$600 or more?	re? ments and the support and the support and support	he total amount you and alimony. Also, do t creditor. Do not
	0	a al i 4 a	o Nows and	Adduces	Detector of more	Total amazimi	Amazort	Was this	anymout for
	Cr	euitor	s Name and	Audiess	Dates of payme	ent Total amount paid	Amount you still owe	vvas tilis p	payment for

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 54 of 74

Deb	tor 2	Kelley Chavez		Cas	se number (if know	vn)		
	<i>Inside</i> of wh	in 1 year before you filed for bankrupters include your relatives; any general paich you are an officer, director, person in iness you operate as a sole proprietor. 1 my.	artners; relatives of any gen control, or owner of 20% o	eral partners; partners r more of their voting	erships of which g securities; and	you are a genera any managing a	al partner; corporations agent, including one fo	
	_	No Yes. List all payments to an insider.						
	Insid	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment	
	insid	in 1 year before you filed for bankrupt er? de payments on debts guaranteed or cos		ments or transfer a	any property on	account of a d	ebt that benefited an	
		No Yes. List all payments to an insider						
	Insid	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment ditor's name	
Part	4:	Identify Legal Actions, Repossession	ns, and Foreclosures	•				
	List a	in 1 year before you filed for bankrupt Il such matters, including personal injury fications, and contract disputes.						
	_	No Yes. Fill in the details.						
		e title e number	Nature of the case	Court or agency		Status of th	ne case	
		in 1 year before you filed for bankrupt k all that apply and fill in the details below		erty repossessed, f	oreclosed, garr	nished, attache	d, seized, or levied?	
	_	No. Go to line 11. Yes. Fill in the information below.						
	Cred	ditor Name and Address	Describe the Property Explain what happened	1	Dat	e	Value of the property	
	acco	in 90 days before you filed for bankrup unts or refuse to make a payment bec	otcy, did any creditor, inc		nancial instituti	on, set off any a	amounts from your	
		Yes. Fill in the details. ditor Name and Address	Describe the action the	creditor took		e action was	Amount	
	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?							
	_	No Yes						
Part	5:	List Certain Gifts and Contributions						
	= :	in 2 years before you filed for bankrup	etcy, did you give any gift	s with a total value	of more than \$	600 per person	?	
	Gifts	Yes. Fill in the details for each gift. s with a total value of more than \$600 person	Describe the gifts			es you gave gifts	Value	
		son to Whom You Gave the Gift and ress:						

Debtor 1 Leonardo Chavez

Entered 08/30/16 13:55:21 Desc Main Case 16-27791 Doc 1 Filed 08/30/16 Page 55 of 74 Document Debtor 1 **Leonardo Chavez Kelley Chavez** Debtor 2 Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ☐ Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Amount of Date payment **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Trifonova Law, P.C. **Attorney Fees** \$0.00 8501 W. Higgins Rd., Ste. 420 Chicago, IL 60631 iana@trifonovalaw.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details.

Address

Official Form 107

Person Who Received Transfer

Person's relationship to you

Description and value of

property transferred

Describe any property or

paid in exchange

payments received or debts

Date transfer was

made

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 56 of 74

Debtor 1 **Leonardo Chavez**Debtor 2 **Kelley Chavez**

Case number (if known)

19.	beneficiary? (These are often called asset-prote		y property to	a seif-settie	ed trust or similar device	or which you are a
	Yes. Fill in the details. Name of trust	Description and v	alue of the pr	operty tran	sferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Inst	ruments, Safe Deposit	Boxes, and S	Storage Uni	ts	
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or	•				, ,
	houses, pension funds, cooperatives, associa	ations, and other finar	icial institutio	ns.		
	Yes. Fill in the details.					
		Last 4 digits of account number			Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy, a	any safe de	posit box or other depos	itory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)		Who else had access to it? Address (Number, Street, City, State and ZIP Code)		the contents	Do you still have it?
22.	Have you stored property in a storage unit or	place other than your	home within	1 year befo	re you filed for bankrupt	cy?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)		Describe the contents		Do you still have it?
Par	t 9: Identify Property You Hold or Control fo	or Someone Else				
23.	Do you hold or control any property that som for someone.	eone else owns? Inclu	ıde any prope	erty you bor	rrowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
Par	t 10: Give Details About Environmental Infor	mation				
For	the purpose of Part 10, the following definition	ns apply:				
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these s	e air, land, soil, surface	water, groun	• .		
	Site means any location, facility, or property a to own, operate, or utilize it, including dispos	as defined under any e		law, wheth	ner you now own, operat	e, or utilize it or used
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, o		as a hazardou	s waste, ha	azardous substance, toxi	c substance,

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 57 of 74

Debtor 1 Leonardo Chavez
Debtor 2 Kelley Chavez

Case number (if known)

24.	. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
25.	Have you notified any governmental unit of any	release of hazardous material?							
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and order									
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case					
Par	11: Give Details About Your Business or Con	nections to Any Business							
27.	Within 4 years before you filed for bankruptcy, o	did you own a business or have any	of the following connections to any	business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing execut	tive of a corporation							
	☐ An owner of at least 5% of the voting or	equity securities of a corporation							
	■ No. None of the above applies. Go to Part	12.							
	Yes. Check all that apply above and fill in t	he details below for each business.							
		escribe the nature of the business	Employer Identification number						
	Address (Number, Street, City, State and ZIP Code)	me of accountant or bookkeeper	Do not include Social Security r	number or IIIN.					
28.	Within 2 years before you filed for bankruptcy, on the parties.	did you give a financial statement to	o anyone about your business? Inclu	de all financial					
	■ No □ Yes. Fill in the details below.								
	Name Address (Number, Street, City, State and ZIP Code)	ite Issued							

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 58 of 74

Debtor 1	Leonardo Chavez			
Debtor 2	Kelley Chavez		Case number (if known)	
Part 12:	Sign Below			
		Financial Affaire or		
			nd any attachments, and I declare under penalty of perjury that the answers , concealing property, or obtaining money or property by fraud in connectio	
	•	•	risonment for up to 20 years, or both.	"
	§§ 152, 1341, 1519, and 3571.	το φ2ου,σου, στ ππρ	modification up to 20 years, or bottle	
	33,,,			
/s/ Leor	nardo Chavez	/s/ Ke	elley Chavez	
Leonard	do Chavez	Kelley	y Chavez	
Signatur	e of Debtor 1	Signat	ture of Debtor 2	
Date _A	august 30, 2016	Date	August 30, 2016	
Did you a	ittach additional pages to Your State	ment of Financial	Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	
No				
☐ Yes				
Did you p	pay or agree to pay someone who is	not an attorney to I	help you fill out bankruptcy forms?	
■ No				
☐ Yes. N	ame of Person Attach the Bank	kruptcy Petition Prep	parer's Notice, Declaration, and Signature (Official Form 119).	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7	' :	Liquidation	
\$2	245	filing fee	
\$	\$75	administrative fee	
+ 5	\$15	trustee surcharge	
\$3	335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit
AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,500.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$500.00

toward the flat fee, leaving a balance due of \$3,000.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: August 30, 2016			
Signed:			
/s/ Leonardo Chavez	/s/ Iana Trifonova		
Leonardo Chavez	Iana Trifonova		
	Attorney for the Debtor(s)		
/s/ Kelley Chavez	•		
Kelley Chavez			
Debtor(s)			
Do not sign this agreement if the amounts are b	olank.		
-	Local Bankruptcy Form 23c		

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 68 of 74

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In	Leonardo Chavez re Kelley Chavez		Case No.				
	- Kelley Olluvez	Debtor(s)	Chapter	13			
	DISCLOSURE OF COMPE			. ,			
1.	compensation paid to me within one year before the fili	presuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
				3,500.00			
	Prior to the filing of this statement I have received		\$	500.00			
	Balance Due		\$	3,000.00			
2.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3. Th	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
4.	■ I have not agreed to share the above-disclosed com	pensation with any other person	unless they are mem	bers and associates of my law firm.			
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na						
5.	In return for the above-disclosed fee, I have agreed to r	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	b. Preparation and filing of any petition, schedules, sta	Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;					
	c. Representation of the debtor at the meeting of creditd. [Other provisions as needed]	Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;					
	Negotiations with secured creditors to	Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of					
	reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on ho		and filing of moti	ons pursuant to 11 USC			
5.	y agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.						
		CERTIFICATION					
this	I certify that the foregoing is a complete statement of ar s bankruptcy proceeding.	ny agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in			
	August 30, 2016	/s/ Iana Trifonova	1				
	Date	lana Trifonova					
		Signature of Attorne Trifonova Law, P .					
		8501 W. Higgins I	Rd., Ste. 420				
		Chicago, IL 60631 (877) 577-4010 F		1			
		iana@trifonovala					
		Name of law firm					

Case 16-27791 Doc 1 Filed 08/30/16 Entered 08/30/16 13:55:21 Desc Main Document Page 69 of 74

United States Bankruptcy Court Northern District of Illinois

In re	Leonardo Chavez Kelley Chavez		Case No.	
		Debtor(s)	Chapter	13
	VE	CRIFICATION OF CREDITOR M	ATRIX	
		Number of Creditors:		
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credite	ors is true and	l correct to the best of my
Date:	August 30, 2016	/s/ Leonardo Chavez Leonardo Chavez		
		Signature of Debtor		
Date:	August 30, 2016	/s/ Kelley Chavez		
		Kelley Chavez		
		Signature of Debtor		

Abc Credit and Recovery 4736 Main St., Lisle, IL 60532

America's Fi 1415 W 22nd St. Oak Brook, IL 60523

American General Financial/Springleaf Fi Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731

American MRI PO Box 7389 Prospect Heights, IL 60070

Athletico 625 Enterprise Drive Oak Brook, IL 60523

Capital One Po Box 30285 Salt Lake City, UT 84130

Chase Mtg P.o. Box 24696 Columbus, OH 43224

Chgo Pm Cu 1407 W Washington Blvd Chicago, IL 60607

Chicago Patrolmen's Federal Cr Unio Trunkett & Trunkett 20 N. Wacker Dr., 1434 Chicago, IL 60606

CIty of Chicago PO Box 6330 Chicago, IL 60680

City of Chicago EMS 22589 Treasury Center Chicago, IL 60694

Comenity Bank/Peebles Po Box 182125 Columbus, OH 43218

Core Physical Thereapy Clinics 16 N Peoria St Chicago, IL 60607

Debt Recovery Solution 900 Merchants Concourse Ste LI11 Westbury, NY 11590

Dependon Collection PO Box 4833 Oak Brook, IL 60523

Directv

Drivetime Lombard 500 E. Roosevelt Rd Lombard, IL 60148

Enhanced Recovery Corporation 8014 Bayberry Road Jacksonville, FL 32256

Enterprise Recovery System 2000 York Rd., Ste 114 Oak Brook, IL 60523

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Freedman Anselmo Lindberg 1771 W. Diehl Rd. Ste. 150 Naperville, IL 60566

Grant & Weber 26575 W. Arouga Rd Calabasas, CA 91302 Harris & Harris 111 W Jackson Blvd Ste 400 Chicago, IL 60604

Hinsdale Orthopeadics PO Box 5461 Carol Stream, IL 60197

Illinois Collectin Service 8231 185th St Ste 100 Tinley Park, IL 60487

IUEC Local 2 Arnold Elmhorst 5860 W. 111th St Chicago Ridge, IL 60415

JCC and Assoc PO Box 519 Sauk Rapids, MN 56379

Jefferson Capital Systems, LLC 16 Mcleland Rd Saint Cloud, MN 56303

MCSI -Municipal Collection Services, Inc 7330 College Dr Suite 108 Palo Heights, IL 60463

Merchants Credit 223 W Jackson Blvd Ste 700 Chicago, IL 60606

MIdwest Academy of Pain Spine PO Box 3336 Hinsdale, IL 60522

Midwest Orthopedics at Rush Dept 4553 Carol Stream, IL 60122 Municipal Collection Services PO Box 327 Palos Heights, IL 60463

Northwest Ent 7447 W Talcott Ave Chicago, IL 60631

Ocwen Loan Sevicing Llc Attn: Research Dept 1661 Worthington Rd Ste 100 West Palm Beach, FL 33409

Paramedic Service of IL 9815 W Lawrance Ave Schiller Park, IL 60176

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

Pinnacle Credit Services 7900 Highway 7 #100 Minneapolis, MN 55426

Portfolio Recovery PO Box 41067 Danville, VA 24541

RMC Pathology Assoc 520 E. 22nd St Lombard, IL 60148

Santander Consumer USA PO Box 961245 Fort Worth, TX 76161

Select Portfolio Servicing, Inc Po Box 65250 Salt Lake City, UT 84165 Southwest Credit Systems 4120 International Parkway Suite 1100 Carrollton, TX 75007

St Patrick High School 5900 W Belmont Av Chicago, IL 60634

T Mobile PO Box 629025 El Dorado Hills, CA 95762

Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

Transworld Systems Inc 507 Prudential Rd Horsham, PA 19044

Trojan Professional Se Po Box 1270 Los Alamitos, CA 90720

Van Ru Credit Corporation 1350 E. Touhy Ave, Ste. 300E Des Plaines, IL 60018

Verizon PO Box 3397 Bloomington, IL 61702

Wells Fargo Mac F8235-02f Po Box 10438 Des Moines, IA 50306

Wffinancial Attn: Bankruptcy Po Box 660041 Dallas, TX 75266